



# IDENTITY THEFT

We all need to be concerned about identity theft - not just for ourselves, but for our family members - including our children! The following will help increase your identity theft IQ and help you keep calm and **PROTECT YOURSELF!**

## HOW IDENTITY THEFT HAPPENS

### LOW TECH - OFFLINE

- Lost or stolen property
- In-home service provider and unsecure personal information
- Shoulder surfing
- Credit card taken out of customer's sight
- Stolen mail
- Bribing employees

### HIGH TECH - ONLINE

- Security breach
- Phishing
- Spear phishing
- Unsecure Wi-Fi
- Social media
- Inadequate privacy settings



## PROTECT YOURSELF - OFFLINE

### EXPERTS RECOMMEND:

- Don't leave valuables unsecured at home if there are strangers/service providers who visit.
- Lock your valuables while at work.
- Limit what you carry with you - leave your Social Security card at home.
- Keep important documents in a safe at home or a safety deposit box at the bank.
- Protect your Social Security (including your child's) and Medicare cards and numbers.
- Know how your child's school shares and protects information.
- Photocopy important identification (driver's license, credit cards, and passports, etc.) on a personal copier. So that if your wallet is lost or stolen you know precisely who you need to contact.
- Check account statements regularly. Look for charges you didn't make. Be alert for bills that don't arrive when you expect them and follow up.
- Be cautious with your mail. Incoming or outgoing mail should never sit in your mailbox for an extended amount of time.
- Shred documents with personal and financial information.
- Review medical Explanation of Benefits statements and report any fraudulent services.
- When you are notified that your personal information has been compromised, take advantage of any free credit monitoring service offered.



## OPT-OUT

Stop credit card offers by:



**888-567-8688**



**[www.optoutprescreen.com](http://www.optoutprescreen.com)**

This removes your name from the list sold by major credit reporting agencies for a period of five years or permanently.

You will be asked to provide your Social Security number.

## MEDICARE FRAUD

**Be suspicious of any health care provider who:**

- Ask for your Medicare number in exchange for free equipment or services.
- Advertise "free" consultations to people with Medicare;
- Call or visit you and say they represent Medicare or the federal government; or
- Use telephone or door-to-door selling techniques.

Visit [www.stopmedicarefraud.gov](http://www.stopmedicarefraud.gov) for more information.

## PROTECT YOURSELF - ONLINE

With an increasing mobile lifestyle, it's important to keep tabs on and know exactly what you're sharing online.



Public  
Wi-Fi

### EXPERTS RECOMMEND:

- Never open an email from an online sender you don't know.
- Don't open email attachments unless you know who sent it and what it is.
- Don't use public Wi-Fi for sensitive transactions.
- Never email or text any financial or account information.
- Avoid using the same password for multiple accounts and websites.
- Create a strong password that is hard to guess but easy to remember.
- Password protect all of your devices - smartphone, tablet, computer, etc.
- Properly wipe any device before selling or recycling it.
- Be cautious about posting personal identifying information.
- Never give out personal information to someone unless you have initiated the contact.
- Use privacy settings to restrict access.
- Manually manage location services on your phone.
- Know privacy policies.

## CHECK EVERY FOUR MONTHS



You are entitled to a free report from each of three credit reporting agencies every year. Order a free report every fourth month. You will be asked for your Social Security number when you request your free credit report.

To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your number from the

report you will receive.

To request your free report go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

## IF YOU'VE BECOME A VICTIM

- Place a fraud alert on your credit report by contacting one of the credit reporting agencies (Equifax, Experian, or TransUnion).
- Order free copies of your credit reports.
- Complete the FTC complaint form at [www.ftc.gov/complaint](http://www.ftc.gov/complaint).
- File a police report.

Your FTC complaint accompanied with the police report become your Identity Theft report.

## RESOURCES

### Federal Trade Commission

877-ID-THEFT  
(877-438-4338)  
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

### OnGuardOnline

[www.onguardonline.gov](http://www.onguardonline.gov)

### Identity Theft Resource Center

888-400-5530  
[www.idtheftcenter.org](http://www.idtheftcenter.org)

### IRS Identity Protection Specialized Unit

800-908-4490

### IRS Form 14039

[www.irs.gov/pub/irs-pdf/f14039.pdf](http://www.irs.gov/pub/irs-pdf/f14039.pdf)

### Identity Theft Affidavit

[www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf](http://www.consumer.ftc.gov/articles/pdf-0094-identity-theft-affidavit.pdf)

### IRS Taxpayer Guide to Identity Theft

[www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft-1](http://www.irs.gov/uac/Taxpayer-Guide-to-Identity-Theft-1)



Identity theft can happen to anyone. That's why it's important to keep your personal information to yourself - offline and online. One of the best ways to **PROTECT YOURSELF** is by never providing personal information to someone unless you have initiated the contact!

An electronic copy of this handout is available through the QR code below or on our website at [www.mi.gov/ce](http://www.mi.gov/ce). While you're there, [schedule a presentation](#) for one of our other seminars.

For questions, contact Attorney General Bill Schuette's Consumer Programs team at 877-765-8388 or [agcp@mi.gov](mailto:agcp@mi.gov).

